

## Summary of Life and Accidental Death & Dismemberment Plan Benefits *Group Policy No. 641996*

This table summarizes the principal benefit provisions for the City of Riverside life insurance benefit plan:

<b>Standard Insurance Company</b>		
<b>Effective Date of Plan</b>	Last revised: September 1, 2002	
<b>Effective Date of Insurance</b>	First day of month with or next following 30 days of continuous employment	
<b>Eligibility</b>		
<b>Employees</b>	All full-time employees and Elected Officials working 20 hours or more per week on a regular basis	
<b>Dependents</b>	Dependents are not covered by the plan	
<b>Insurance/Death Benefit Amount</b>		
<b>Basic Life Insurance</b>	Benefits differ by employee group as shown in schedule below:	
<b>Class 1</b>	Executives & Management	2 times Annual Salary up to \$500,000
<b>Class 2</b>	Elected Officials	Two times Annual Salary up to \$500,000
<b>Class 3</b>	Fire & Police Mgt.	Two times Annual Salary up to \$500,000
<b>Class 4</b>	Members of Public Utilities Field Unit	\$50,000
<b>Class 5</b>	Members of Police Unit	\$6,000
<b>Class 6</b>	Members of Fire Unit	\$10,000
<b>Class 7</b>	Members of Refuse Unit	\$10,000
<b>Class 8</b>	All other members other than those in classes 1, 3, 4, 5, 6, 7, 8, or 10	\$10,000
<b>Class 9</b>	Confidential	One times Annual Salary up to \$500,000
<b>Continuance of Insurance while Totally Disabled</b>	In the event you become totally disabled the city will continue to make your premium payments for you.	

<b>Reduction of Insurance</b>	Basic Life and AD&D insurance amounts reduce by 8% per year starting at insured's 65 <sup>th</sup> birthday; At 70 <sup>th</sup> birthday, insurance amount reduces to 25% of applicable face amount	
<b>Changes in Insurance Amounts</b>	Classes 1, 3, 5, 6, 7, 8, and 9	Changes due to class or earnings take effect on 1 <sup>st</sup> day of month coincident with or next following date of change
	Class 4	On the 8/1 coincident with or next following the status change
	Class 10	Changes take effect annually as specified by the City of Riverside
<b>Absence from Work</b>	If you are absent from work when a change in Insurance Amount should take effect, the increase will not take effect until you return to work (1 <sup>st</sup> day of return)	
<b>AD&amp;D Insurance Schedule</b>	For Classes 1, 3, 4, & 5, the AD&D Benefit is an additional one times the Basic Life Insurance Amount if death is due to accidental reasons. All other classes do not have the AD&D Benefit.	
	<b>Loss of Life</b>	Plan pays one times the Basic Life Amount
	<b>Loss of Sight (Both Eyes)</b>	Plan pays one times the Basic Life Amount
	<b>Loss of Both Hands or Feet</b>	Plan pays one times the Basic Life Amount
	<b>Loss of One Hand and One Foot</b>	Plan pays one times the Basic Life Amount
	<b>Loss of One Hand or One Foot</b>	Plan pays 50% of the Basic Life Amount
	<b>Portability</b>	Yes, Check your plan booklet for the requirements to be able to continue your life insurance if you leave the city's plan.
	<b>Family Benefits Package</b>	In the event you die accidentally the plan includes a childcare benefit, a higher education benefit for children, and a career adjustment benefit for your spouse. Consult your benefits booklet or insurance certificate for details.
	<b>Seatbelt Benefit</b>	Plan pays the lesser of \$10,000 or your life insurance benefit
	<b>Repatriation Benefit</b>	Plan pays the lesser of 10% of your life insurance benefit, or \$5000
<b>Termination of Insurance</b>	Insurance terminates on the earliest date shown below: 1. Date the group policy is no longer in force 2. Last day of the month no longer eligible for whatever reason 3. Last day of the month of employment termination as specified by the City. May be continued for certain LOA, including for accident or injury.	
<b>Conversion Privilege</b>	Yes. Insured has 30 days to convert to individual plan of insurance.	